

**Information to identify the case:**

Debtor 1	<u>Angela M. Simmons</u>	Social Security number or ITIN	xxx-xx-9410
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-27359-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Angela M. Simmons  
aka Angela M Toplyn

12/1/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Angela M. Simmons  
 Debtor

Case No. 17-27359-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

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 Total Noticed: 66

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db +Angela M. Simmons, 34 Sugar Bush Drive, Sicklerville, NJ 08081-3218  
 517031772 ++AVEE LABORATORIES, PO BOX 654088, DALLAS TX 75265-4088  
 (address filed with court: Alere Toxicology Services, Po Box 123132 Dept 3132, Dallas, TX 75312)  
 517031770 +Account Assure, PO Box 101147, Birmingham, AL 35210-6147  
 517031771 +Advocare Allergy And Asthma, 54 E Main Street, Marlton, NJ 08053-2141  
 517031775 +Asset Recovery Solutio, 2200 E Devon Ave Ste 200, Des Plaines, IL 60018-4501  
 517031780 +Central Tox, PO Box 789786, Philadelphia, PA 19178-9786  
 517031787 +EGS Financial Care, Inc., PO Box 120 Dept 806, Horsham, PA 19044-0120  
 517031788 Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388  
 517031790 +First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 57117-5097  
 517031791 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104  
 517031792 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019  
 517031793 +First Svgs Bk-blaze, Po Box 5096, Sioux Falls, SD 57117-5096  
 517031794 +Galaxy International Purchasing LLC, 4730 South Fort Apache Road Suite 300, Las Vegas, NV 89147-7947  
 517031795 +Garden State Radiology network LLC, 28077 Network Place, Chicago, IL 60673-1280  
 517031796 +Housing & Urban Development, c/o Novad Management Consulting, 2401 NW 23rd Street, Ste 1a, Oklahoma City, OK 73107-2423  
 517031798 Individualized Treatment Tech Labs, LLC, PO BOX 896118, Charlotte, NC 28289-0412  
 517031799 JH Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 517031800 +Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020  
 517031802 +Laboratory Corp. Of America, 2269 South Saw Mill River Road Bldg 3, American Medical Collection Agency, Elmsford, NY 10523-3848  
 517031804 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 517031805 +Medtox Laboratories, PO Box 8106, Burlington, NC 27216-8106  
 517031806 Merchants & Medical Credit Corp, 6324 Taylor Drive, Flint, MI 48507-4685  
 517031811 +NJ E-Pass, PO BOX 4971, Trenton, NJ 08650-4971  
 517031812 Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943  
 517031813 +Patients Choice Laboratories of IN, 7026 Corporate Dr, Indianapolis, IN 46278-1937  
 517031814 +Phillips & Cohen Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148  
 517031816 Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 517031817 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775  
 517031818 +RA Pain Services, PO Box 4640, Rutherford, NJ 07070-0464  
 517031819 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 517031821 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
 517031822 Sprint, P.O. Box 660075, Dallas, TX 75266-0075  
 517031823 +Surge, PO Box 31292, Tampa, FL 33631-3292  
 517031829 +Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225  
 517031830 +Verve, PO Box 31292, Tampa, FL 33631-3292

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Dec 01 2017 23:38:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 01 2017 23:51:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 01 2017 23:51:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517031773 +EDI: RMCB.COM Dec 01 2017 23:38:00 AMCA/Amer Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 517031774 EDI: HNDA.COM Dec 01 2017 23:38:00 American Honda Finance, Po Box 168088, Irving, TX 75016  
 517031776 +E-mail/Text: bk@avant.com Dec 01 2017 23:52:40 Avant Credit, Inc, 640 N La Salle St, Suite 535, Chicago, IL 60654-3731  
 517031777 +EDI: TSYS2.COM Dec 01 2017 23:38:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 517031778 +EDI: CAPITALONE.COM Dec 01 2017 23:38:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517031779 +EDI: MERRICKBANK.COM Dec 01 2017 23:38:00 Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 517031781 EDI: WFNNB.COM Dec 01 2017 23:38:00 Comenity, PO Box 183003, Columbus, OH 43218-3003  
 517031782 +EDI: WFNNB.COM Dec 01 2017 23:38:00 Comenity Bank Victoria Secret, PO Box 182125, Columbus, OH 43218-2125  
 517031783 +EDI: WFNNB.COM Dec 01 2017 23:38:00 Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125  
 517031784 +EDI: WFNNB.COM Dec 01 2017 23:38:00 Comenity/ Pier 1 Imports, PO Box 659617, San Antonio, TX 78265-9617  
 517031785 +EDI: CCS.COM Dec 01 2017 23:38:00 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
 517031786 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 01 2017 23:51:44 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172  
 517031797 +EDI: IIC9.COM Dec 01 2017 23:38:00 IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 66

Date Rcvd: Dec 01, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517031801 +EDI: CBSKOHL.S.COM Dec 01 2017 23:38:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517031803 +EDI: LTDFINANCIAL.COM Dec 01 2017 23:38:00 LTD Financial Services, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
517031807 +EDI: MERRICKBANK.COM Dec 01 2017 23:38:00 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001  
517031808 +EDI: MID8.COM Dec 01 2017 23:38:00 Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069  
517031809 +EDI: PHINGENESIS Dec 01 2017 23:38:00 Milestone Mastercard, PO Box 4477, Beaverton, OR 97076-4401  
517031810 +E-mail/Text: electronicbkdocs@nelnet.net Dec 01 2017 23:52:01 Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517031815 EDI: PRA.COM Dec 01 2017 23:38:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
517031820 +EDI: RMCB.COM Dec 01 2017 23:38:00 Retrieval Masters Credit Bureau Inc., 4 Westchester Plaza Suite 110, Elmsford, NY 10523-1616  
517031824 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchb/ TJX Cos, PO BOx 965064, Orlando, FL 32896-5064  
517031825 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchb/ Walmart, Po Box 965024, Orlando, FL 32896-5024  
517031826 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchb/Qvc, Po Box 965005, Orlando, FL 32896-5005  
517035028 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517031827 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
517031828 EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank/Lowe's, PO BOX 530914, Atlanta, GA 30353-0914  
517031789 +EDI: TCISOLUTIONS.COM Dec 01 2017 23:38:00 first access, PO Box 5220, Sioux Falls, SD 57117-5220

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jdmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
Joseph J. Rogers on behalf of Debtor Angela M. Simmons jjresq@comcast.net, jjresq1@comcast.net  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4